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STATEMENT UNDER 37 CFR 3.73(b)			
Applicant/Patent Owner:	Kathleen Tyson-Quah		
Application No./Patent No.:	10/815,190	Filed/Issue Date:	March 31, 2004
COMPUTER-IMPLEMENTED METHOD OF REDUCING RISK IN A PAYMENT-BASED TRANSACTION WHEREIN PAYMENT IS MADE FROM AN ACCOUNT HOLDER TO A COUNTERPARTY USING A PAYMENT BANK SYSTEM EMPLOYING A RISK FILTER ROUTINE THAT DETERMINES WHETHER TO SELECTIVELY REJECT PAYMENT BASED UPON AT LEAST ONE USER-SUPPLIED RISK PARAMETER INCLUDING A CLEAN PAYMENT LIMIT			
C.H.I. Development Mg (Name of Assignee)	mt. Ltd. XIV, LLC , a (Tyr	Limited Liabi be of Assignee, e.g., corporation, partne	lity Company ership, university, government agency, etc.)
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OR			
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[NOTE: A separate copy ( <i>i.e.</i> , a true copy of the original assignment document(s)) must be submitted to Assignment Division in accordance with 37 CFR Part 3, to record the assignment in the records of the USPTO.  See MPEP 302.08]			
The undersigned (whose title is supplied below) is authorized to act on behalf of the assignee.			
The undereigned (mass up		1/	20/2009
- $U$	Signature		Date
			(206) 359-8000
Davin Chin, 58,413 Printed or Typed Name		<del></del>	Telephone Number
Attorney for Assignee			
Attol	Title		